



STATE OF MISSISSIPPI
Insurance Examination Content Outline
Effective Date: November 1, 2009

PROPERTY

Content Outline

I. TYPES OF POLICIES

A. Personal Lines

1. Dwelling and Contents (DP forms)
 - a. Basic, Broad and Special
 - b. Coverage A-E and Other
 - c. Endorsements
2. Homeowners (HO forms)
 - a. HO-2, 3, 4, 5, 6, 8
 - b. Coverage A-F and Additional
 - c. Endorsements
3. Mobile Homes
4. Personal Watercraft Coverage
5. Automobile
 - a. Financial Responsibility laws
 - b. Personal Automobile Policy
 - a. Part C-F
 - b. Endorsements
 - c. Mississippi Automobile Insurance Assigned Risk Plan

B. Commercial Lines

1. Commercial Property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Builders Risk
 - e. Condominium
 - f. Difference in conditions
 - g. Extra expense
2. Commercial Package Policy
3. Equipment Breakdown Coverage
4. Business-owners Policy (BOP)
5. Farm Insurance
6. Terrorism Risk Insurance Act
7. Automobile
 - a. Business Auto Coverage Form
 - b. Garage Coverage Form
 - c. Truckers Coverage
 - d. Endorsements

C. Ocean and Inland Marine

1. Personal floaters
2. Commercial floaters
3. Nationwide Definition

D. Others

1. Flood

- a. National Flood Insurance Plan
 - b. Write your own program
2. Earthquake
 3. Crime Insurance and Bonds

II. INSURANCE TERMS AND RELATED CONCEPTS

- A. Insurance
- B. Law of Large Numbers
- C. Insurable Interest
- D. Risk
- E. Hazard
- F. Peril
- G. Direct and Indirect Loss
- H. Proximate Cause
- I. Deductible
- J. Indemnity
- K. Actual Cash Value
- L. Replacement Cost
- M. Limits of Liability
- N. Coinsurance/Insurance to Value
- O. Accident
- P. Occurrence
- Q. Cancellation
- R. Nonrenewal
- S. Liability
- T. Negligence
- U. Reinsurance
- V. Personal Lines
- W. Commercial Lines
- X. Surplus Lines
- Y. Proximate Cause
- Z. Burglary
- AA. Robbery
- BB. Theft
- CC. Stock and Mutual Insurance Companies
- DD. Lloyds insurers
- EE. Rating Services and Organizations
- FF. Pair and Set Clause

III. POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Insuring Agreement
- C. Conditions
- D. Exclusions

- J. Proof of Loss
- K. Notice of Claim
- L. Appraisal
- M. Other Insurance Provision
- N. Assignment
- O. Subrogation
- P. Elements of a contract
- Q. Warranties, Representations, Concealment
- R. Binders
- S. Source of Insurability information
- T. Fair Credit Reporting Act

IV. MISSISSIPPI PROPERTY INSURANCE LAWS

- A. Commissioner of Insurance
 - 1. Broad Powers
 - 2. Examination of Records
 - 3. Notice of Hearing
 - 4. Rates and Forms
 - 5. Penalties
 - 6. Unlicensed Activities
 - 7. National Association of Insurance Commissioners (NAIC)
- B. Terms and Concepts
 - 1. Insurance
 - 2. Insurer
 - 3. Insurance transaction
 - 4. Admitted and Non-admitted insurers
 - 5. Domestic, Foreign and Alien Insurers
 - 6. Mississippi Insurance Guaranty Association
 - 7. Risk Retention and Risk Purchasing Groups
 - 8. Mississippi State Rating Bureau
 - 9. Mississippi Rural Risk Underwriting Association
 - 10. Mississippi Windstorm Underwriting Association
 - 11. Valued Policy
- C. Licensing
 - 1. Persons required to be licensed
 - a. Insurance Producers
 - b. Insurance Adjusters
 - c. Limited Lines Insurance Producers
 - d. Limited Lines Credit Insurance Producers
 - e. Resident and Non-Residents
 - f. Exemptions
 - g. Surplus Lines Insurance Producers
 - 2. Pre-licensing Education Requirement
 - 3. Appointments/Termination of Appointments
 - 4. Penalties for noncompliance
 - a. Refusal/nonrenewal
 - b. Suspension / revocation
 - c. Administrative Fines

- d. Restitution
- 5. Maintenance and duration of license
 - a. Renewal
 - b. Continuing Education
 - c. Notify Commissioner of Change in Address
 - d. Report Administrative or Criminal Action

D. Marketing Practices

- 1. Protection of public interest
- 2. Unfair Practices
 - a. Unfair claims methods and trade practices
 - b. Producer's Compensation Disclosure
 - c. Rebating/illegal dealing in premiums
 - d. Illegal inducements
 - e. Twisting
 - f. Misrepresentation
 - g. Credit Scoring-Adverse Action
 - h. Discrimination
 - i. Failure to issue proper receipts
 - j. Penalties
 - k. Advertising
- 3. Producer responsibilities
 - a. Policy deliveries
 - b. Premium Accountability
 - c. Separate Account Requirement
 - d. Reply to the Insurance Commissioner
 - e. Burden of determining authorization
- 4. Compensation
 - a. Payment of Commissions
 - b. Duly licensed producer
 - c. Charges for extra services (prior approval)
 - d. Referral fee
 - e. Controlled business

E. Cancellation/Nonrenewal

- 1. Property policies
 - a. Personal Lines
 - a. Homeowners
 - b. Automobile
 - b. Commercial Lines

2. Proof of Notice

F. Applications and Binders

- 1. Binding coverage

CASUALTY

Content Outline

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS

A. Commercial General Liability

1. Basic Hazards

- a. Premises and Operations
- b. Products and Completed Operations
- c. Independent Contractors
- d. Insured Contracts

2. Commercial General Liability Coverage Forms

- a. Coverage A: Bodily Injury and Property Damage Liability
 1. Occurrence
 2. Claims Made
 - i. Extended Reporting Periods
 - ii. Retroactive Date

- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. Limits
- g. Conditions (ISO's common policy conditions)
- h. Definitions

3. Other GL Coverage's

- a. Contractual Liability
- b. Excess and Umbrella Liability
- c. Personal Injury
- d. Professional Liability
- e. Errors and Omissions
- f. Directors and Officers
- g. Fiduciary Liability
- h. Liquor liability/Dram Shop
- i. Employment Practices
- j. Underground Storage
- k. Medical Payments

B. Automotive: Personal Auto and Business Auto

1. Liability
2. Medical Payments
3. Physical Damage (collision and other than collision/comprehensive)
4. Uninsured motorists
5. Underinsured motorist
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute

8. Garage Coverage Form, including Garagekeepers Insurance

C. Workers Compensation insurance, Employers Liability insurance, and related issues

1. Standard policy concepts
2. Work-related vs. non work-related
3. Other states insurance
4. Waiting Period
5. Five or more workers

D. Crime

1. Employee theft
2. Inside the premises- theft of money and securities
3. Inside the premises- robbery or safe burglary of other property

E. Surety Bonding

1. Definitions

- a. Oblige
- b. Principal
- c. Surety

II. INSURANCE TERMS AND RELATED CONCEPTS

- A. Risk
- B. Hazard
- C. Indemnity
- D. Law of Large Numbers
- E. Insurance Interest
- F. Actual Cash Value
- G. Negligence
- H. Liability
- I. Accident
- J. Occurrence
- K. Burglary
- L. Robbery
- M. Theft
- N. Mysterious disappearance
- O. Binders
- P. Warranties
- Q. Representations
- R. Concealment
- S. Bodily injury liability
- T. Property damage liability
- U. Personal injury liability
- V. Limits of liability
- W. Deductibles
- X. Insured contract
- Y. Deposit Premium/Audit
- Z. Certificate of Insurance

III. POLICY PROVISIONS

- A. Declarations
- B. Insuring Agreement
- C. Conditions
- D. Exclusions and Limitations

- E. Definition of the Insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Additional (supplementary) provisions
- I. Proof of Loss
- J. Notice of Claim
- K. Arbitration
- L. Other Insurance
- M. Subrogation
- N. Compliance with the provisions of FCRA
- O. Claims made policy form
- P. Salvage
- Q. Loss settlement provisions including consent to settle a loss

IV. MISSISSIPPI CASUALTY INSURANCE LAWS

- A. Commissioner
 - 1. Broad Powers
 - 2. Examination of records
 - 3. Notice of Hearing
 - 4. Rates and forms
 - 5. Penalties
 - 6. Unlicensed activities
 - 7. National Association of Insurance Commissioners (NAIC)
- B. Terms and Concepts
 - 1. Insurance
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 - 4. Admitted and Non-admitted Insurers
 - 5. Domestic, Foreign and Alien Insurers
 - 6. Mississippi Insurance Guaranty Association
 - 7. Risk Retention and Risk Purchasing Groups
 - 8. Mississippi State Rating Bureau
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 - 10. Mississippi Automobile Insurance Assigned Risk Plan
- C. Licensing
 - 1. Persons required to be licensed
 - a. Insurance Producer
 - b. Insurance Adjuster
 - c. Limited Lines Insurance Producer
 - d. Limited Lines Credit Insurance Producer
 - e. Resident and Non-Resident
 - f. Exemptions
 - g. Surplus Lines Insurance Producers
 - 2. Pre-licensing Education Requirement
 - 3. Appointments/Termination of Appointments
 - 4. Penalties for noncompliance
 - a. Refusal/nonrenewal

- b. Suspension / revocation
- c. Administrative Fines
- d. Restitution
- 5. Maintenance and duration of license
 - a. Renewal
 - b. Continuing Education
 - c. Notify Commissioner of Change in Address
 - d. Report Administrative or Criminal Action

D. Marketing Practices

- 1. Protection of Public Interest
- 2. Unfair Practices
 - a. Unfair claims methods and trade practices
 - b. Producer's Compensation Disclosure
 - c. Rebating/Illegal dealing in premiums
 - d. Credit Scoring-adverse action
 - e. Illegal inducements
 - f. Twisting
 - g. Misrepresentation
 - h. Defamation of insurer
 - i. Discrimination
 - j. Failure to issue proper receipts
 - k. Penalties
 - l. Advertising
- 3. Producer responsibilities
 - a. Policy deliveries
 - b. Premium Accountability
 - c. Reply to the Insurance Commissioner
- 4. Compensation
 - a. Payment of Commissions
 - b. Duly licensed producer
 - c. Charges for extra services (prior approval)
 - d. Referral fee
 - e. Controlled business
- E. Cancellation/Nonrenewal
 - 1. Proof of Notice
- F. Applications and Binders
 - 1. Binding coverage

PERSONAL LINES

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1. Basic, Broad and Special
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1. HO-2, 3, 4, 5, 6, 8
2. Coverage A-F and Additional
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iii. Mobile Homes

iv. Personal Watercraft Coverage

v. Automobile

1. Financial Responsibility laws
2. Personal Automobile Policy
 - a. Part C-F
 - b. Endorsements
3. Mississippi Automobile Insurance Assigned Risk Plan
4. Liability
5. Medical Payments
6. Physical Damage (collision and other than collision/comprehensive)
7. Uninsured motorists
8. Underinsured motorist
9. Who is an insured
10. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute

vi. Flood

1. National Flood Insurance Plan
2. Write your own program

vii. Earthquake

viii. Crime Insurance and Bonds

II. INSURANCE TERMS AND RELATED CONCEPTS

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- B. Law of Large Numbers
- C. Insurable Interest
- D. Risk
- E. Hazard
- F. Peril
- G. Direct and Indirect Loss
- H. Proximate Cause
- I. Deductible
- J. Indemnity
- K. Actual Cash Value
- L. Replacement Cost
- M. Limits of Liability
- N. Coinsurance/Insurance to Value
- O. Accident

P. Occurrence

Q. Liability

R. Negligence

S. Burglary

T. Robbery

U. Theft

V. Mysterious Disappearance

W. Bodily injury liability

X. Property Damage Liability

Y. Personal injury liability

Z. Limits of Liability

AA. Premium

BB. Reinsurance

CC. Personal Lines

DD. Surplus Lines

EE. Proximate Cause

FF. Stock and Mutual Insurance Companies

GG. Lloyds insurers

HH. Rating Services and Organizations

II. Pair and Set Clause

III. POLICY PROVISIONS AND CONTRACT LAW

A. Declarations

B. Insuring Agreement

C. Conditions

D. Exclusions

E. Blanket vs. Specific Coverage

F. Definition of the insured

G. Duties of the insured

H. Obligations of the Insurer

I. Mortgagee Rights

J. Proof of Loss

K. Notice of Claim

L. Appraisal

M. Other Insurance Provision

N. Assignment

O. Subrogation

P. Elements of a contract

Q. Warranties, Representations, Concealment

R. Binders

S. Source of Insurability information

T. Fair Credit Reporting Act

U. Arbitration

V. Salvage

W. Loss Settlement Provisions

IV. MISSISSIPPI PERSONAL LINES INSURANCE LAWS

A. Commissioner of Insurance

i. Broad Powers

ii. Examination of Records

iii. Notice of Hearing

iv. Rates and Forms

v. Penalties

vi. Unlicensed Activities

- vii. National Association of Insurance Commissioners (NAIC)
- B. Terms and Concepts
 - i. Insurance
 - ii. Insurer
 - iii. Insurance transaction
 - iv. Admitted and Non-admitted insurers
 - v. Domestic, Foreign and Alien Insurers
 - vi. Mississippi Insurance Guaranty Association
 - vii. Risk Retention and Risk Purchasing Groups
 - viii. Mississippi State Rating Bureau
 - ix. Mississippi Rural Risk Underwriting Association
 - x. Mississippi Windstorm Underwriting Association
 - xi. Valued Policy
- C. Licensing
 - i. Persons required to be licensed
 - 1. Insurance Producers
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 - 3. Limited Lines Insurance Producers
 - 4. Limited Lines Credit Insurance Producers
 - 5. Resident and Non-Residents
 - 6. Exemptions
 - 7. Surplus Lines Insurance Producers
 - ii. Pre-licensing Education Requirement
 - iii. Appointments/Termination of Appointments
 - iv. Penalties for noncompliance
 - 1. Refusal/nonrenewal
 - 2. Suspension / revocation
 - 3. Administrative Fines
 - 4. Restitution
 - v. Maintenance and duration of license
 - 1. Renewal
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 - 3. Notify Commissioner of Change in Address
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- D. Marketing Practices
 - i. Protection of public interest
 - ii. Unfair Practices
 - 1. Unfair claims methods and trade practices
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- iv. Compensation
 - 1. Payment of Commissions
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 - 3. Charges for extra services (prior approval)
 - 4. Referral fee
 - 5. Controlled business
- E. Cancellation/Nonrenewal
 - i. Property policies
 - 1. Personal Lines
 - a. Homeowners
 - b. Automobile
 - ii. Proof of Notice
- F. Applications and Binders
 - i. Binding coverage

LIFE

Content Outline

- I. TYPES OF POLICIES
 - A. Traditional Whole Life Policies
 - 1. Ordinary Life
 - 2. Limited-pay and single-premium Life
 - 3. Adjustable Life
 - B. Interest-sensitive Life products
 - 1. Universal Life
 - 2. Variable Whole Life
 - 3. Variable Universal Life
 - 4. Interest-sensitive Whole Life
 - C. Term Life
 - 1. Level, decreasing, and increasing term
 - 2. Special features
 - a. Renewable
 - b. Convertible
 - D. Annuities
 - 1. Single, level, and flexible premium
 - 2. Immediate and deferred
 - 3. Fixed and Variable
 - 4. Equity Index
 - E. Combination plans and variations
 - 1. Joint Life
 - 2. Survivorship Life
 - II. POLICY RIDES, PROVISIONS, OPTIONS, AND EXCLUSIONS
 - A. Policy riders
 - 1. Waiver of premium and waiver of premium with disability income
 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds
 - 7. Cost of Living
 - B. Policy provisions and options
 - 1. Entire Contract
 - 2. Insuring Clause
 - 3. Free Look
 - 4. Consideration
 - 5. Owner's rights
 - 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and Irrevocable
 - c. Changes
 - d. Common Disaster
 - e. Minor beneficiaries
 - 7. Premium Payment
 - a. Modes
 - b. Grace Period
 - c. Automatic premium loan
 - d. Level or flexible
 - 8. Reinstatement
 - 9. Policy loans, withdrawals, partial surrenders
 - 10. Non-forfeiture options
 - 11. Dividends and Dividend options
 - 12. Incontestability
 - 13. Assignments
 - 14. Suicide
 - 15. Misstatement of Age and Gender
 - 16. Settlement Options
 - 17. Free look period
- III. COMPLETING THE APPLICATION, UNDERWRITING AND DELIVERING THE POLICY
 - A. Completing the Application
 - 1. Required signatures
 - 2. Changes in the application
 - 3. Consequences of incomplete applications
 - 4. Warranties and representations
 - 5. Collecting the initial premium and issuing the receipt
 - 6. Replacement
 - 7. Disclosures at point of sale
 - B. Underwriting
 - 1. Insurable interest
 - 2. Medical information and consumer reports
 - 3. Fair Credit Reporting Act
 - 4. Risk classification
 - C. Delivering the policy
 - 1. When coverage begins
 - 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
 - D. Do not call list
- IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS
 - A. Third-party ownership
 - B. Group Life insurance
 - 1. Conversion privilege
 - 2. Contributory vs. Non-Contributory
 - C. Retirement Plans
 - 1. Tax qualified plans
 - 2. Nonqualified plans
 - D. Business insurance
 - E. Social Security benefits and taxes
 - F. Tax treatment of insurance premiums, proceeds, dividends
 - 1. Individual Life
 - 2. Group Life
 - 3. Modified Endowment Contracts
 - G. Accelerated Death Benefits- Living Benefits

H. Endowments

V. MISSISSIPPI LIFE INSURANCE LAWS

A. Commissioner

1. Broad Powers
2. Examination of Records
3. Notice of Hearing
4. Rates and Forms
5. Penalties
6. Unlicensed Activities

B. Terms and Concepts

1. Insurance
2. Insurer
3. Insurance transaction
4. Authorized and Unauthorized Certificate of Authority
5. Domestic, Foreign, and Alien
6. Mississippi Life and Health Insurance Guaranty Association
7. Fraternal

C. Licensing

1. Persons required to be licensed
 - a. Insurance Producer
 - b. Insurance Adjuster
 - c. Limited Lines Insurance Producer
 - d. Limited Lines Credit Insurance Producer
 - e. Resident and Non-Resident
 - f. Exemptions
2. Appointments/Termination of Appointments
3. Penalties for noncompliance
 - a. Refusal/nonrenewal
 - b. Suspension/revocation
 - c. Fines
 - d. Restitution
4. Maintenance and duration of license
 - a. Renewal
 - b. Continuing Education
 - c. Notify Commissioner of Change in Address
 - d. Report Administrative or Criminal Action

D. Marketing Practices

1. Protection of public interest
2. Unfair practices
 - a. Unfair claims methods and trade practices
 - b. Producers Compensation Disclosure
 - c. Rebating/illegal dealing in premiums
 - d. Illegal inducements
 - e. Twisting
 - f. Misrepresentation
 - g. Defamation of Insurer

h. Discrimination

- i. Failure to issue proper receipts
- j. Penalties
- k. Advertising

3. Producer Responsibilities

- a. Policy delivery
- b. Premium accountability
- c. Reply to the Commissioner

4. Compensation

- a. Receiving compensation
- b. Charges for extra services (prior approval)
- c. Referral Fee
- d. Controlled business

5. Replacement

- a. Purpose
- b. Definition
- c. Duty of Producer

6. Disclosure

- a. Purpose
- b. Definition
- c. Duty of Producer

ACCIDENT AND HEALTH

Content Outline

I. TYPES OF POLICIES

- A. Disability Income
 - 1. Individual disability income policy
 - 2. Business overhead expense policy
 - 3. Business disability buyout policy
 - 4. Group disability income policy
 - 5. Key employee/partner policies
- B. Accidental death and dismemberment
- C. Medical expense insurance
 - 1. Basic hospital, medical and surgical policies
 - 2. Major medical policies
 - 3. Comprehensive major medical policies
 - 4. Health Maintenance Organizations (HMO's)
 - 5. Preferred Provider Organizations (PPO's)
 - 6. Service Organizations (Blue Plans)
 - 7. Point of Service plans (POS)
 - 8. Medical Savings Account (MSA)
 - 9. Flexible Spending Account (FSA)
 - 10. Health Reimbursement Account (HRA's)
 - 11. High Deductible Health Plan (HDHP's)
 - 12. Health Savings Accounts (HSA's)
 - 13. Consumer Driven Health Plan (CDHP's)
- D. Medicare Supplement Policies
- E. Group Insurance
 - 1. Group conversion
 - 2. Differences between individual and group contracts
 - 3. General concepts
 - 4. COBRA
 - 5. HIPPA
- F. Long Term Care
 - 1. Individual LTC contracts
 - 2. Group/Voluntary LTC contracts
 - 3. Service days vs. Calendar Days
- G. Cancer plans
- H. Critical illness plans
- I. Worksite plans

II. POLICY PROVISIONS, CLAUSES, AND RIDERS

- A. Mandatory provisions
 - 1. Entire contract
 - 2. Time limit on certain defenses (incontestable)
 - 3. Grace Period
 - 4. Reinstatement
 - 5. Notice of Claim
 - 6. Claim forms
 - 7. Proof of Loss

8. Time of payment of claims

- 1. Payment of claim Restitution
- 2. Restitution
- 3. Restitution

9. Payment of claims

- 10. Physical examination and autopsy
- 11. Legal Actions
- 12. Change of Beneficiary

B. Optional Provisions

- 1. Change of occupation
- 2. Misstatement of age
- 3. Illegal occupation

C. Other provisions and clauses

- 1. Insuring Clause
- 2. Free look period
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions
- 8. Preexisting conditions
- 9. Recurrent disability
- 10. Coinsurance
- 11. Deductibles
- 12. Eligible expenses
- 13. Copayments
- 14. Pre-authorizations and prior approval requirements
- 15. Usual, reasonable and customary charges
- 16. Lifetime, annual or per cause maximum benefit limits.

D. Riders

- 1. Impairment rider
- 2. Guaranteed insurability rider
- 3. Multiple indemnity rider

E. Rights of renewability

- 1. Non-cancelable
- 2. Cancelable
- 3. Guaranteed renewable
- 4. Conditionally renewable
- 5. Optionally renewable
- 6. Period of time for renewal

III. SOCIAL INSURANCE

A. Medicare

- 1. Primary, secondary payor
- 2. Medicare parts, A, B, C, D

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS

A. Total, Partial and Residual disability

- B. Owner's rights
- C. Dependent children benefits
- D. Primary and Contingent beneficiaries
- E. Modes of premium payments (annual, semiannual, etc.)
- F. Non-duplication and coordination of benefits
- G. Occupational vs. Non-Occupational
- H. Tax Treatment of premiums and proceeds of insurance contracts
- I. Managed Care
- J. Workers Compensation
- K. Subrogation
- L. Small Group Coverage

V. FIELD UNDERWRITING PROVISIONS

- A. Completing application and obtaining necessary signatures
- B. Explaining sources of insurability information
- C. Initial premium payment and receipt and consequences of the receipt
- D. Submitting application to the Insurer for underwriting
- E. Assuring delivery of policy and related documents to client
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
- G. Replacement
- H. Contract Law
 - 1. Requirements of forming a contract
 - 2. Insurable Interest
 - 3. Warranties and Representation
 - 4. Unique aspects of the health contract
 - 1. Conditional
 - 2. Unilateral
 - 3. Adhesion

VI. MISSISSIPPI ACCIDENT AND HEALTH INSURANCE LAWS

- A. Commissioner
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 - 6. Mississippi Life and Health Insurance Guaranty Association
 - 7. Fraternal
 - 8. Portability
 - 9. Maternity/Newborn Coverage

- 10. Pregnancy Complications
- 11. Mammography/Prostate Screenings
- 12. Diabetes
- 13. Hospice/Home Health Care
- 14. Prompt Pay
- 15. Utilization Review

C. Licensing

- 1. Persons required to be licensed
 - a. Insurance Producer
 - b. Insurance Adjuster
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